

Form plncf13 – ntcnfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 21-15842-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Yoysett I. Baker-Gonzalez  
127 Halsted Road  
Elizabeth, NJ 07208

Joel Gonzalez  
127 Halsted Road  
Elizabeth, NJ 07208

Social Security No.:  
xxx-xx-9024

xxx-xx-3678

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on June 16, 2022.

Dated: June 16, 2022  
JAN: rah

Jeanne Naughton  
Clerk

In re:  
Yoysett I. Baker-Gonzalez  
Joel Gonzalez  
Debtors

Case No. 21-15842-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 16, 2022

User: admin  
Form ID: plncf13

Page 1 of 5  
Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Yoysett I. Baker-Gonzalez, Joel Gonzalez, 127 Halsted Road, Elizabeth, NJ 07208-1114
519265526	+ AHS Hospital c/o, Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
519265528	+ At& T Mobility c/o, ERC, Po Box 23870, Jacksonville, FL 32241-3870
519265529	+ At&T Wireless c/o, Diversifield Consultants, Inc, Po Box 551268, Jacksonville, FL 32255-1268
519265530	+ Atlantic Health System, Overlook Hospital, Po Box 35611, Newark, NJ 07193-5611
519265531	+ Atlantic Medical Group, Po Box 419101, Boston, MA 02241-9101
519265533	Blue Trust Loans, LCO PO Box 1754, Hayward, WI 58443
519265540	+ Cheapoair/SYNCB, Po Box 960012, Orlando, FL 32896-0012
519265542	+ Codella Family Practice, 1000 Galloping Hill Road, Suite 103, Union, NJ 07083-7989
519265559	+ Mid Atlantic Neonatology, Po Box 10356, Newark, NJ 07193-0356
519265560	+ NES Georgia Inc, Po Box 277329, Atlanta, GA 30384-7329
519269349	NetCredit, Po Box 206766, Dallas, TX 75320-6766
519265561	+ North Cash, North Star Finance, LLC, Po Box 498, Hays, MT 59527-0498
519269350	+ Optimum c/o, Convergent, Po Box 9004, Renton, WA 98057-9004
519269351	+ Optimum c/o, CBHV, Po Box 831, Newburgh, NY 12551-0831
519269352	+ Overlook Hospital c/o Certified, Credit & Collection, Po Box 1750, Whitehouse Station, NJ 08889-1750
519265565	+ Sam's Club/Synchrony Bank, Po Box 530942, Atlanta, GA 30353-0942
519265568	+ Synchrony Bank /Lowe's c/o, Genpack Services, LLC, Po Box 1969, Southgate, MI 48195-0969
519265569	+ Synchrony Bank/PC Richard c/o, Client Services, 3451 Harry S.Truman Blvd, Saint Charles, MO 63301-9816
519265570	+ Synchrony Bank/PC Richards, Po Box 960061, Orlando, FL 32896-0061
519265571	+ Target c/o, Alliance One, 4850 Street Rd Ste300, Feasterville Trevose, PA 19053-6643
519269355	+ The Bank of Missouri/ Galaxy Inter, Purchasing / Fortiva Mastercard c/o, CKS Financial, Po Box 2856, Chesapeake, VA 23327-2856
519265572	+ The New York and Presbyterian Hospital, 100 Quentin Roosevelt Blvd. ste 205, Garden City, NY 11530-4843
519265573	+ The Trustees of Columbia University, Columbia Universityc/o Jeffrey G. Lerman, The Benchmark Bld, 170 Old Country Rd ste, Mineola, NY 11501-4322
519265575	+ Trinitas Reg Medical Ctr, 225 Williamson Street, Elizabeth, NJ 07202-3625

TOTAL: 25

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 16 2022 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 16 2022 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 16 2022 20:39:00	American Honda Finance Corporation, PO Box 168088, Irving, TX 75016-8088

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cr	+ Email/Text: ebnbankruptcy@ahm.honda.com	Jun 16 2022 20:39:00	American Honda Finance Corporation, administrator, P.O. Box 168088, Irving, TX 75016-8088
cr	+ Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:44:25	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519274971	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 16 2022 20:39:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519265553	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 16 2022 20:39:00	Honda Financial, Po Box 7829, Philadelphia, PA 19101
519269344	+ Email/Text: g20956@att.com	Jun 16 2022 20:39:00	AT&T, PO BOX 537113, Atlanta, GA 30353-7113
519265527	+ Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:44:13	Allied Interstate, Synchrony Bank, PC Richard Son, Po Box 960061, Orlando, FL 32896-0061
519265532	+ Email/Text: BarclaysBankDelaware@tsico.com	Jun 16 2022 20:38:00	Barclay, Card Service, Po Box 13337, Philadelphia, PA 19101-3337
519265535	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 16 2022 20:44:12	Cap One, Po Box 30281, Salt Lake City, UT 84130-0281
519265534	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 16 2022 20:43:48	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519278715	+ Email/PDF: ebn_ais@aisinfo.com	Jun 16 2022 20:44:31	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519265543	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 16 2022 20:38:00	Comenity-Boscov's, Po Box 659622, San Antonio, TX 78265-9622
519265544	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 16 2022 20:38:00	Comenity-Gamestop, Po Box 659820, San Antonio, TX 78265-9120
519265547	+ Email/PDF: creditonebknottifications@resurgent.com	Jun 16 2022 20:43:49	Credit One, Po Box 60500, City Of Industry, CA 91716-0500
519285463	+ Email/PDF: creditonebknottifications@resurgent.com	Jun 16 2022 20:43:54	Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
519269345	+ Email/Text: ngisupport@radiusgs.com	Jun 16 2022 20:38:00	Department Stores National Bank, c/o Radius Global Solutions, PO BOX 390905, Minneapolis, MN 55439-0905
519265549	+ Email/Text: mrdiscen@discover.com	Jun 16 2022 20:38:00	Discover, Po Box 71084, Charlotte, NC 28272-1084
519269346	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 16 2022 20:39:00	Genesis FS Card Services, Po Box 84059, Columbus, GA 31908-4059
519265550	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jun 16 2022 20:39:00	Genesis FS Card Services, Po Box 4477, Beaverton, OR 97076-4401
519265551	+ Email/Text: accountservices@greenlineloans.com	Jun 16 2022 20:39:00	Green Line Loans, Po Box 507, Hays, MT 59527-0507
519265555	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 16 2022 20:38:00	Kohl, Po Box 3084, Milwaukee, WI 53201-3084
519302520	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 16 2022 20:38:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519268167	Email/PDF: resurgentbknottifications@resurgent.com	Jun 16 2022 20:44:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519265556	+ Email/Text: bankruptcy@ldf-holdings.com	Jun 16 2022 20:39:00	Lendgreen, NIIWIN, LLC dba Lendgreen, Po Box 221, Lac Du Flambeau, WI 54538-0221
519269347	+ Email/Text: mail@ldf-holdings.com	Jun 16 2022 20:38:00	Lendumo, PO BOX 542, Lac Du Flambeau, WI 54538-0542

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519276621	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 16 2022 20:44:28	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519269348	Email/Text: ml-ebn@missionlane.com	Jun 16 2022 20:38:00	Mission Lane, Po Box 4517, Carol Stream, IL 60197
519265557	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 16 2022 20:43:38	Merrick Bank, Po Box 660702, Dallas, TX 75266-0702
519294702	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 16 2022 20:44:32	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
519293930	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 16 2022 20:44:31	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
519265562	+ Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:43:42	Paypal Credit, Po Box 71202, Charlotte, NC 28272-1202
519275916	Email/Text: bnc-quantum@quantum3group.com	Jun 16 2022 20:39:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
519269295	Email/Text: bnc-quantum@quantum3group.com	Jun 16 2022 20:39:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519265563	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 16 2022 20:39:00	Quicken Loan Inc, Po Box 6577, Carol Stream, IL 60197-6577
519265564	+ Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:44:13	R Us Credit Cards /SYNCB, Po Box 530938, Atlanta, GA 30353-0938
519310441	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 16 2022 20:39:00	Rocket Mortgage, LLC f/k/a Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
519315913	+ Email/Text: bncmail@w-legal.com	Jun 16 2022 20:39:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
519269353	+ Email/Text: convergent@ebn.phinsolutions.com	Jun 16 2022 20:39:00	Sprint c/o, Convergent, Po Box 9004, Renton, WA 98057-9004
519265566	+ Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:44:28	Synchrony Bank/Amazon, Po Box 960013, Orlando, FL 32896-0013
519267076	+ Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:44:25	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519269354	^ MEBN	Jun 16 2022 20:35:07	TD c/o MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
519315634	Email/Text: tidewaterlegalebn@twcs.com	Jun 16 2022 20:38:00	Tidewater Finance Company, PO Box 13306, Chesapeake, VA 23325
519265574	+ Email/Text: tidewaterlegalebn@twcs.com	Jun 16 2022 20:38:00	Tidewater Finance Co, Po Box 17308, Baltimore, MD 21297-1308
519581533	+ Email/Text: bncnotifications@pheaa.org	Jun 16 2022 20:38:00	U.S. Department of Education, FedLoan Servicing, Po Box 69184, Harrisburg, PA 17106-9184
519308997	+ Email/PDF: ebn_ais@aisinfo.com	Jun 16 2022 20:44:17	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519269356	+ Email/Text: bankruptcy@sw-credit.com	Jun 16 2022 20:39:00	Verizon c/o, 4120 International Pkwy, Suite 1100, Carrollton, TX 75007-1958
519265576	+ Email/PDF: gecsed@recoverycorp.com	Jun 16 2022 20:44:29	Walmart/Synchrony Bank, Po Box 530927, Atlanta, GA 30353-0927

TOTAL: 49

**BYPASSED RECIPIENTS**

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519274986	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court., American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
519265539	*+	Cap One, Po Box 30281, Salt Lake City, UT 84130-0281
519265536	*+	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265537	*+	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265538	*+	Cap One, Po Box 6492, Carol Stream, IL 60197-6492
519265545	*+	Comenity-Gamestop, Po Box 659820, San Antonio, TX 78265-9120
519265546	*+	Comenity/Boscov's, Po Box 659622, San Antonio, TX 78265-9622
519265548	*+	Credit One, Po Box 60500, City Of Industry, CA 91716-0500
519265552	*+	Green Line Loans, Po Box 507, Hays, MT 59527-0507
519265558	*+	Merrick Bank, Po Box 660702, Dallas, TX 75266-0702
519265567	*+	Synchrony Bank/Amazon, Po Box 960013, Orlando, FL 32896-0013
519265577	*+	Walmart/Synchrony Bank, Po Box 530927, Atlanta, GA 30353-0927
519265578	*+	Walmart/Synchrony Bank, Po Box 530927, Atlanta, GA 30353-0927
519265541	##+	Chrebet Associates, LLC, 935 Route 34 Suite 2A, Matawan, NJ 07747-3282
519265554	##+	JM Arruntegui MD FACOG, 717 Westfield Avenue, Elizabeth, NJ 07208-1327

TOTAL: 0 Undeliverable, 13 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2022 at the address(es) listed below:

Name	Email Address
Bruce W. Radowitz	on behalf of Joint Debtor Joel Gonzalez torreso78@gmail.com r45676@notify.bestcase.com
Bruce W. Radowitz	on behalf of Debtor Yoysett I. Baker-Gonzalez torreso78@gmail.com r45676@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation administrator for Honda Lease Trust ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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